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**Rules of**  
**Department of Insurance,**  
**Financial Institutions and**  
**Professional Registration**  
**Division 2245—Real Estate Appraisers**  
**Chapter 3—Applications for Certification and**  
**Licensure**

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**Title 20—DEPARTMENT OF  
INSURANCE, FINANCIAL  
INSTITUTIONS AND  
PROFESSIONAL REGISTRATION  
Division 2245—Real Estate Appraisers  
Chapter 3—Applications for  
Certification and Licensure**

**20 CSR 2245-3.010 Applications for Certification and Licensure**

*PURPOSE: This rule informs applicants of the requirements, procedures and qualifications necessary for obtaining a certificate or license.*

(1) The commission shall pass upon the granting of all certificates and licenses with due regard to the paramount interest of the public as to the honesty, integrity, fair dealing and competency of applicants.

(2) All applications for certification, licensure, renewal and examination shall be made on forms provided by the commission and completed and signed by the applicant, with the signature acknowledged before a notary public. All applications shall include the appropriate fees. The commission will not consider an application which is incomplete or with which the correct fees have not been submitted.

(3) The commission may require each applicant for a certificate or license to furnish, at his/her expense, any information deemed necessary by the commission to determine the applicant's qualifications for a certificate or license.

(4) The commission reserves the right, at its discretion, to hold, for a reasonable length of time for investigation, the application of any applicant who has not been previously certified or licensed, before issuing a certificate or license to that applicant.

(5) As a prerequisite for certification as a state-certified general real estate appraiser, an applicant shall present satisfactory evidence to the commission that the applicant possesses three thousand (3,000) hours of appraisal experience obtained continuously over a period of not less than thirty (30) months. Hours may be treated as cumulative in order to achieve the necessary three thousand (3,000) hours of appraisal experience, and there are no limitations on the number of hours which may be awarded in any year. The applicant, for experience credit, must have accumulated a total of three thousand (3,000) hours of appraisal experience of which at least fifty percent (50%) (one thousand five hundred

(1,500) hours must be in non-residential appraisal work. Resident is defined as one to four (1-4) residential units. The prerequisite for certification as a state certified residential appraiser shall be two thousand five hundred (2,500) hours of appraisal experience obtained continuously over a period of not less than twenty-four (24) months. Hours may be treated as cumulative in order to achieve the necessary two thousand five hundred (2,500) hours of appraisal experience and there is no limitation on the number of hours, which may be awarded in any year. Each applicant for certification shall furnish, under oath, a detailed listing of the real estate appraisal reports or file memoranda for each year for which experience is claimed by the applicant. Upon request, the applicant shall make available to the commission a sample of appraisal reports which the applicant has prepared in the course of the applicant's appraisal practice. For the purposes of this section, prepared means the participation in any function of the real estate appraisal report. Acceptable appraisal experience as defined by the Appraiser Qualifications Board includes, but is not limited to, the following (this should not be construed as limiting credit to only those individuals who are state-certified or state-licensed):

- (A) Fee and staff appraisal;
- (B) *Ad valorem* tax appraisal;
- (C) Technical review appraisal;
- (D) Appraisal analysis;
- (E) Real estate consulting;
- (F) Highest and best use analysis;
- (G) Feasibility analysis/study; and
- (H) Condemnation appraisal.

(6) As a prerequisite for licensure as a state-licensed real estate appraiser, an applicant shall present satisfactory evidence to the commission that the applicant possesses the equivalent of two thousand (2000) hours of appraisal experience supported by adequate written reports or file memoranda. Hours may be treated as cumulative in order to achieve the necessary two thousand (2,000) hours of appraisal experience. Each applicant for licensure shall furnish, under oath, a summarized listing of the real estate appraisal reports or file memoranda for each year for which experience is claimed by the applicant. Upon request, the applicant shall make available to the commission a sample of the appraisal reports which the applicant has prepared in the course of the applicant's appraisal practice. For the purposes of this section, prepared means the participation in any functions of the real estate appraisal report. Acceptable appraisal experience as defined by the Appraiser Qualifications

Board includes, but is not limited to, the following (this should not be construed as limiting credit to only those individuals who are state-certified or state-licensed):

- (A) Fee and staff appraisal;
- (B) *Ad valorem* tax appraisal;
- (C) Technical review appraisal;
- (D) Appraisal analysis;
- (E) Real estate consulting;
- (F) Highest and best use analysis;
- (G) Feasibility analysis/study; and
- (H) Condemnation appraisal.

(7) Maximum number of hours that shall be awarded for various types of appraisal and other experience is as follows with exceptions noted in subsection (7)(M):

- (A) R1= single family, condo., or similar\* 10 hrs
- (B) R2=2, 3, or 4 unit family dwellings 15 hrs
- (C) R3=vacant residential sites (up to 40 acres) 5 hrs
- (D) G1=apartments 5—12 units 20 hrs
- (E) G2=apartments 13 and more units 35 hrs
- (F) G3=vacant land (other than single family)\*\* 10 hrs
- (G) G4=industrial 35 hrs
- (H) G5=office space 35 hrs
- (I) G6=retail space 35 hrs
- (J) G7=special use property (provide explanation) 35 hrs
- (K) G8=operating or special use agriculture\*\*\* 35 hrs
- (L) G9=other (provide detailed explanation)

\*1. Includes homes on acreage, hobby farms, etc.

\*\*2. Includes non-crop acreage, commercial land, etc.

\*\*\*3. If operating, primary income must come from property. Some explanation relating to type of use should be provided.

(M) Additional Hours May be Credited for Appraisals. Experience hours listed in subsection (7)(A) through (L) are considered typical. If an applicant feels more hours should be awarded for an appraisal, s/he must list the hours requested and attach a written justification to the appraisal log. The commission will consider the additional hours based upon the applicant justification statement and may request a photocopy of the appraisal(s) to assist in the decision. Experience credit will be awarded on time spent in the development of the appraisal and preparation of the report. Travel and clerical time will not be considered.

(8) Include the signature of the individual responsible for the analysis, opinions and



conclusions contained in the report. The applicant seeking experience credit shall have signed the report or shall be listed in the report as an individual who provided a significant contribution. An affidavit of significant contribution shall be considered by the commission if it is signed by the appraiser who signed the report or by an official of the organization, government, firm or other entity who was responsible for causing the appraisal to be prepared.

*AUTHORITY: sections 339.509, 339.515 and 339.517, RSMo Supp. 1998. \* This rule originally filed as 4 CSR 245-3.010. Emergency rule filed Dec. 6, 1990, effective Dec. 16, 1990, expired April 14, 1991. Emergency rule filed April 4, 1991, effective April 14, 1991, expired Aug. 11, 1991. Original rule filed Jan. 3, 1991, effective April 29, 1991. Amended: Filed Aug. 14, 1991, effective Jan. 13, 1992. Amended: Filed July 21, 1992, effective April 8, 1993. Amended: Filed March 14, 1996, effective Sept. 30, 1996. Emergency amendment filed Sept. 1, 1998, effective Sept. 11, 1998, expired March 9, 1999. Amended: Filed Sept. 1, 1998, effective Feb. 28, 1999. Moved to 20 CSR 2245-3.010, effective Aug. 28, 2006.*

*\*Original authority: 339.509, RSMo 1990, amended 1998; 339.515, RSMo 1990, amended 1998; 339.517, RSMo 1990, amended 1990, 1993, 1998.*

## 20 CSR 2245-3.020 Certification and Licensure Examinations

*PURPOSE: This rule establishes how and by whom the appraiser examinations shall be given. The requirements, fees and prohibitions are included in this rule.*

(1) The form, content, method of administration, passing standards and schedule of written certification and licensure examinations shall be determined by the commission and the date and place of examinations shall be announced as far in advance as is practicable. In conducting examinations, the commission may utilize professional computerized testing services.

(2) Oral examinations will be administered only in exceptional cases involving blindness, extreme physical impairment or other unusual and extenuating circumstances as may be approved by the commission.

(3) Fees payable by applicants for certification and licensure examinations shall be those established from time-to-time by the agency or testing service administering the examina-

tion. The amounts of those fees shall be subject to the approval of the commission but shall be separate and apart from any other fee required to be paid under the provisions of these rules and the license law. Payment of an examination fee will allow an applicant to be scheduled for only one (1) examination. Any applicant who fails to appear after being notified to take an examination shall forfeit the fee paid for the examination.

(4) Every certification and licensure application must be accompanied by proof acceptable to the commission that the applicant successfully has completed the prescribed courses in a school approved by the commission.

(5) No applicant shall be permitted to take any memoranda, pamphlet, book or paper into an examination room and otherwise shall be subject to the rules imposed by the administrator of the examination. If any applicant shall give or receive any assistance while taking an examination or copy any part of any examination paper, this act shall be reason to deny issuance of a certificate or license to the applicant(s) involved.

(6) Any applicant for certification and licensure who fails an examination for the third time shall wait at least six (6) months prior to taking an examination for the fourth time and an additional six (6) months for each subsequently failed examination.

(7) Any applicant for certification and licensure who fails to take an examination within one (1) year from the original date the application was submitted shall reapply to the commission and pay all appropriate fees. The commission may waive these requirements as deemed necessary.

(8) After failing an examination, any applicant for certification and licensure who does not reapply to take the examination and pay the applicable examination fee within ninety (90) days shall be required to apply for the certificate or license from the beginning, including the application fee.

*AUTHORITY: sections 339.509, 339.515 and 339.517, RSMo Supp. 1990. \* This rule originally filed as 4 CSR 245-3.020. Emergency rule filed Dec. 6, 1990, effective Dec. 16, 1990, expired April 14, 1991. Emergency rule filed April 4, 1991, effective April 14, 1991, expired Aug. 11, 1991. Original rule filed Jan. 3, 1991, effective April 29, 1991. Amended: Filed July 21, 1992, effective April 8, 1993. Moved to 20 CSR 2245-3.020, effective Aug. 28, 2006.*

*\*Original authority: 339.509, RSMo 1990, amended 1998; 339.515, RSMo 1990, amended 1998; and 339.517, RSMo 1990, amended 1990, 1993, 1998.*



STATE OF MISSOURI  
REAL ESTATE APPRAISERS COMMISSION

**APPLICATION FOR REAL ESTATE APPRAISER CERTIFICATE/LICENSE**

**INSTRUCTIONS:** (Please type or print)

1. Complete the information requested below and obtain notarization.
2. Attach a check or money order payable to the Director of Revenue for the Missouri Real Estate Appraisers Commission, in the amount of \$125.
3. All fees are non-refundable.

**DO NOT WRITE IN THIS SPACE**

DATE ISSUED
LICENSE NUMBER

**SPECIFIC CERTIFICATE/LICENSE**

Check (✓) the Certificate/License you are applying for and complete the appropriate application sections. All applicants must complete the "Applicant Data" section below.

CERTIFICATE/LICENSE YOU ARE APPLYING FOR	COMPLETE APPLICATION SECTIONS
<input type="checkbox"/> GENERAL REAL ESTATE APPRAISER CERTIFICATE	I A & B, II, III, IV
<input type="checkbox"/> RESIDENTIAL REAL ESTATE APPRAISER CERTIFICATE	I A & C, II, III, IV
<input type="checkbox"/> REAL ESTATE APPRAISER STATE LICENSE	I A & D, II <b>OR</b> III, IV NOTE: Complete Section III only if you have answered "No" to question number 1, Section ID, on page 2.

**APPLICANT DATA (MUST BE COMPLETED BY ALL APPLICANTS)**

APPLICANT NAME (LAST, FIRST, MIDDLE)	SOCIAL SECURITY NUMBER
NAME AS YOU WISH IT TO APPEAR ON YOUR CERTIFICATE	
ADDRESS (STREET/P O. BOX, CITY, STATE, ZIP CODE)	
<hr/> <hr/>	
TELEPHONE NUMBER	
BUSINESS NAME	TELEPHONE NUMBER
BUSINESS ADDRESS (STREET/P O. BOX, CITY, STATE, ZIP CODE)	
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<b>SECTION I</b>		
<b>PLEASE CHECK (✓) EITHER YES OR NO FOR EACH QUESTION IN THE APPROPRIATE SECTION BELOW.</b>		
<b>SECTION IA (ALL APPLICANTS MUST COMPLETE)</b>		
	<b>YES</b>	<b>NO</b>
1. Have you ever had your real estate appraiser certificate or license suspended, placed on probation, or otherwise disciplined in Missouri or any other state?  If yes, explain on last page of this application or attach a separate sheet.	<input type="checkbox"/>	<input type="checkbox"/>
2. Are there any complaints currently pending against you as a real estate appraiser in Missouri or in any other state?  If yes, explain on the last page of this application or attach a separate sheet.	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you been convicted or found guilty of any criminal offense other than traffic violations?  If yes, explain on the last page of this application or attach a separate sheet to include the offense convicted of, date of conviction, court convicted in, and a copy of the conviction.	<input type="checkbox"/>	<input type="checkbox"/>
<b>SECTION IB (FOR GENERAL REAL ESTATE APPRAISER CERTIFICATE ONLY)</b>		
	<b>YES</b>	<b>NO</b>
1. Do you have at least 165 classroom hours in real estate appraiser courses?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you have at least 15 classroom hours in coverage of the Uniform Standards of Professional Appraisal Practice?	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you have at least 2 years of appraisal experience in the last five years?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you have at least 1000 hours experience within a calendar year for each of the two years of appraisal experience mentioned in (3) above?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you have at least 1000 hours experience in non-residential appraisal work in the last 5 years?	<input type="checkbox"/>	<input type="checkbox"/>
<b>NOTE:</b> A "No" response to any of the questions in Section IB above disqualifies you for certification as a general real estate appraiser. However, you may still be eligible to qualify for either the residential real estate appraiser or the licensed real estate appraiser.		
<b>SECTION IC (FOR RESIDENTIAL REAL ESTATE APPRAISER CERTIFICATE ONLY)</b>		
	<b>YES</b>	<b>NO</b>
1. Do you have at least 75 classroom hours in real estate appraiser courses?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you have at least 15 classroom hours in coverage of the Uniform Standards of Professional Appraisal Practice?	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you have at least 2 years of appraisal experience in the last five years?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you have at least 1000 hours experience within a calendar year for each of the two years of appraisal experience mentioned in (3) above?	<input type="checkbox"/>	<input type="checkbox"/>
<b>NOTE:</b> A "No" response to any of the above questions disqualifies you for certification as a residential real estate appraiser. However, you may still be eligible to qualify for the state licensed real estate appraiser.		
<b>SECTION ID (FOR REAL ESTATE APPRAISER STATE LICENSE ONLY)</b>		
	<b>YES</b>	<b>NO</b>
1. Do you have at least 45 classroom hours in real estate appraiser courses?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you have at least 15 classroom hours in coverage of the Uniform Standards of Professional Appraisal Practice?	<input type="checkbox"/>	<input type="checkbox"/>
3. If you answered no to (1) above, do you have at least five years appraisal experience in the last seven years?	<input type="checkbox"/>	<input type="checkbox"/>
<b>NOTE:</b> If you have answered no to (1) and yes to (3), within 18 months of issuance of the license you must complete the 30 classroom hours and submit them to the commission, or the license will be revoked.		



